Jewelers Mutual[®]

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PersonalJewelry@jminsure.com | 888-884-2424 JewelersMutual.com

Coverage is offered by a member insurer of the Jewelers Mutual Group, either Jewelers Mutual Insurance Company, SI (a stock insurer) or JM Specialty Insurance Company. Policyholders of both insurers are members of Jewelers Mutual Holding Company. Coverage and pricing are subject to underwriting review and approval, and to policy terms and conditions.

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Expert Jewelry Insurance







Enjoy Peace of Mind for Every Piece



EXPERT JEWELRY INSURANCE

We insure what we love and, for us, our passion and specialty is jewelry and has been for over 110 years.

Your jewelry reflects who you are and represents your life's special moments. It deserves protection from the experts.

WHAT'S COVERED

Receive repair or replacement coverage for all types of jewelry, even loose stones while being set.

- Rings
- Watches
- Necklaces
 Bracelets
- Earrings
 Charms

WHAT MAKES US DIFFERENT

If something happens to your jewelry, we work with your jeweler of choice to repair or replace your piece with the same kind and quality—like it was before.

Our coverage goes beyond typical homeowners insurance and includes worldwide travel.

Wear your jewelry without worry knowing it's protected from:

- Loss
- Damage
- Theft
- Disappearance

Insuring your jewelry with a standalone policy protects your home insurance from the effects of a jewelry claim.

CHECK YOUR RATE

Rates are based on several factors, including where you live. For most people, jewelry insurance costs 1-2% of the value of their jewelry.

Estimate your rate in less than one minute.

- 1. Just tell us what you need to insure,
- 2. How much it's worth,
- 3. And your zip/postal code.

No personal information needed.

Contact our partner team with any questions

888-884-2424partnerteam@jminsure.com



Top 10 Reasons

- 01 We Understand Your Love of Jewelry. Jewelers Mutual is the only insurer in North America solely dedicated to jewelry insurance for over 110 years. We've even been honored to receive our 36th consecutive A+ Superior rating from A.M. Best and our 13th consecutive Ward's 50[®] top performing insurance companies award.
- 02 Your Jewelry Deserves a Dedicated Policy. A homeowners or renters policy may not cover the full cost of your jewelry in the event of a loss. Jewelers Mutual offers a dedicated policy for comprehensive protection at an average cost of only 1-2% of the jewelry's replacement value.
- 03 Filing a Claim Won't Increase Your Homeowners Premiums. Jewelers Mutual insurance ensures your homeowners or renters policy is never adversely affected by a claim, so you can avoid increased premiums or even potential policy cancellation.
- 04 We Work with Your Jeweler to Repair or Replace Your Piece. While many traditional insurance policies simply reimburse you for the cost to repair or replace your lost or damaged jewelry, Jewelers Mutual works directly with your jeweler of choice. We do the hard work for you to ensure that your repaired or replaced piece is the same kind and quality as the original.
- 05 We Cover Loss, Theft, Damage and Disappearance. We understand that accidents can happen to your jewelry. Jewelers Mutual insurance has you covered, whether your piece is damaged, lost or stolen. Not sure what happened to your precious piece? Don't worry, we also cover disappearance.
- 06 Stay Protected on the Go. Whether you travel down the road or to another country (including honeymoons!), you are still covered for loss, theft, damage or disappearance.
- 07 Choose a \$0 Deductible Option. With homeowners policies, you will most likely always have a deductible. Jewelers Mutual differs by offering a \$0 deductible option, in addition to deductibles of \$100, \$250 and \$500.
- 08 Manage Your Account Online. After Jewelers Mutual issues your policy, you'll be able to register for an online account, making everything digital, paperless and easy, including auto-pay to ensure you never have a lapse in coverage.
- 09 Submitting a Claim Is Quick and Easy. Jewelers Mutual has an excellent track record of processing claims quickly, with a 4.8 out of 5 customer star rating.
- 10 We're a Trusted Name in the Jewelry Industry. We're proud to be endorsed by our partner organizations that know our work and contributions to the well-being of the jewelry industry, including American Gem Society, Jewelers of America and Jewelers' Security Alliance.